



HCS Demonstration: FY 2015 9902 & 9902 Projection

Archival audio only available via conference call.

To listen:

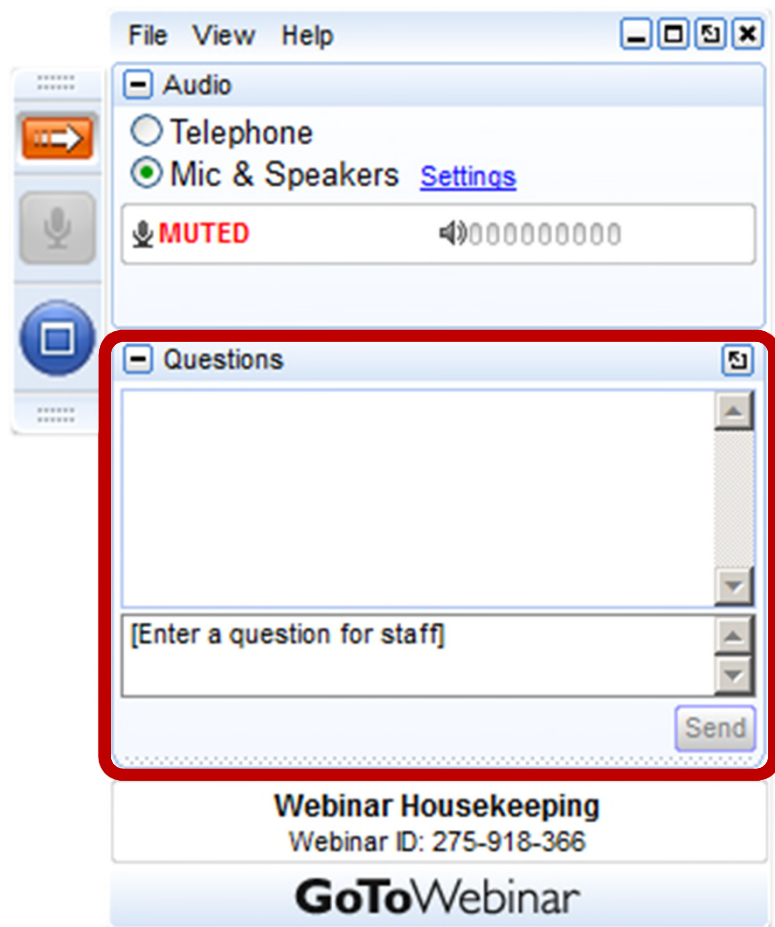
Call: (800) 475-6701

Participant Access Code: 333583

Webinar Logistics:

- Audio was recorded. It is available along with the PowerPoint at www.hud.gov/housingcounseling under “Webinar Archives”
- Attendee lines were muted during presentation.

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- The email will say that it is your Certificate of Training.
- Print out and save that email for your records.
- Archival watchers will not receive a certificate.

Agenda

- Budget Allocation Total Projection
- 9902 Projection
- FY 2015 9902
- Note: Data seen on presentation screens is sample/test data.

Budget Allocation Total Projection

- Currently the total projection for an agency's grant funding is entered on the Budget Allocation screen.
- Projections will be expanded to allow for data collection specific to sections 8 and 9 of the new 9902 form.

Grant Award Agency's Budget Allocation - NOFA 2014-1 - COMPREHENSIVE COUNSELING

Instructions:

Agency Name: **MON VALLEY INITIATIVE** HUD Office: **Headquarters SF-HUD** Application ID: **0011-002**
Agency Type: **National Intermediary** Grant Type: **COMPREHENSIVE COUNSELING** Agency ID: **80084**
GTR: **William, McKee R** Last update: **04/01/14 11:04** Fiscal Year: **2014**
Funding Start Date: **10/01/2013** Funding End Date: **03/31/2015**
Year 1 Start Date: **10/01/2013** Year 1 End Date: **09/30/2014**

	Application Projection	Calculated Projection	Total Negotiated Projection
Projected Number of Clients	0	0	323

BUDGET **FUNDED** **ALLOCATION**

Total Budget: \$ 3,526,981.00 Administrative Funds: \$ 0.00 To Be Sub-Allocated: \$ 725,000.00
This Year's Funding: \$ 725,000.00 Indirect Cost: \$ 0.00 Sub-Allocated: \$ 350,000.00
Grant Ratio: 21 % To Be Sub-Allocated: \$ 725,000.00 Balance: \$ 375,000.00

Allocate Evenly Allocate By # of Counselors Allocate By # of Clients

Print Cancel Close this window 9902 Projection

Qtr 1 (Initial) Qtr 2 (Adjustment) Qtr 3 (Adjustment) Qtr 4 (Adjustment)

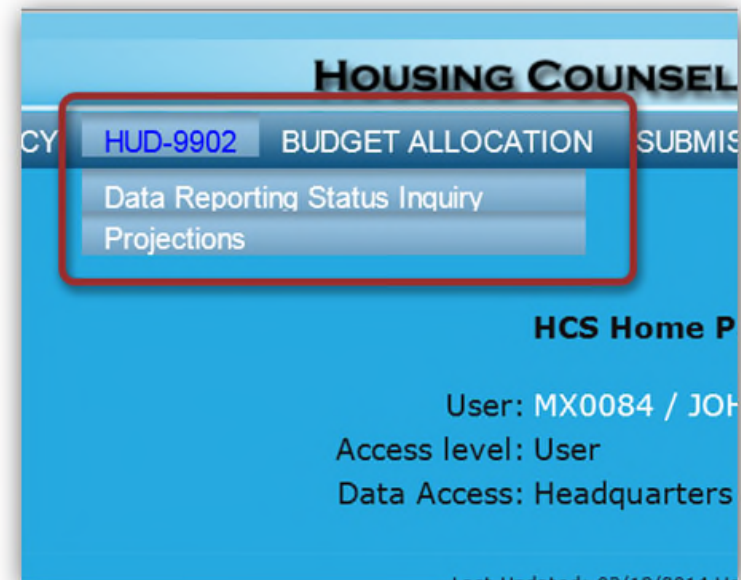
Status	Sub-Agency	Agency ID	Agency Type	# of Counselors	# of Projected Clients	Sub-Allocation	Agency Total Budget

9902 Projection

- Grant Awardees enter projections for each grant award directly on HCS.
- Agencies that receive a sub-allocation do not enter 9902 projections.
- Projections are not submitted through CMS.
- HUD staff approves the projection.
- Projections display on grand awardees' 9902s.

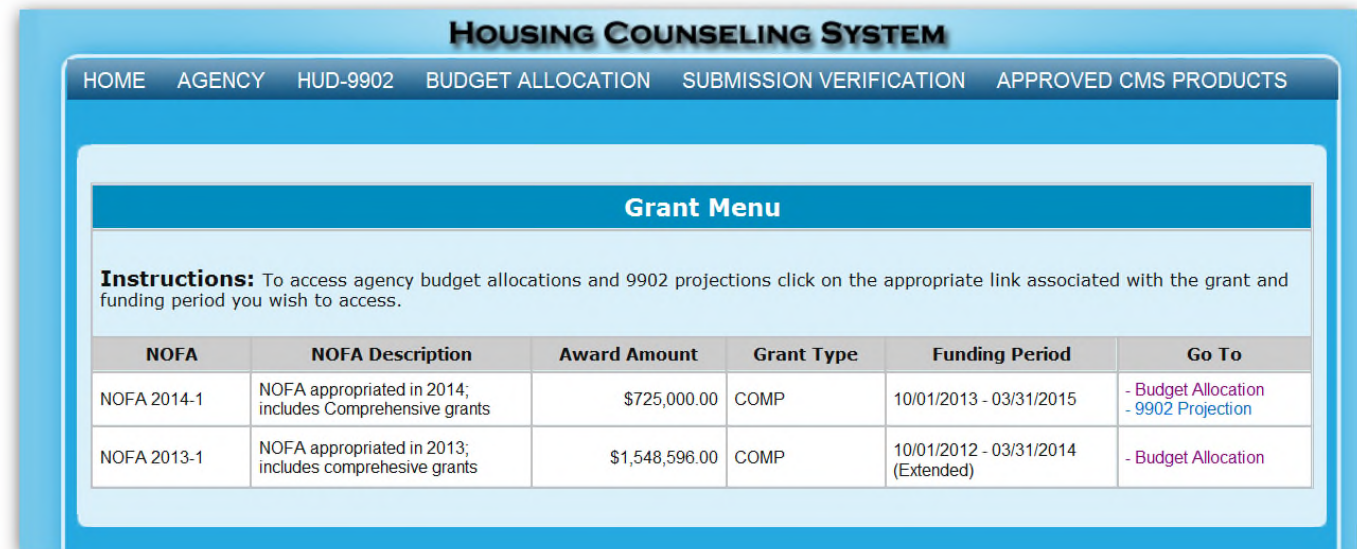
9902 Projection - Agency User Menu

- **Current HUD-9902 Menu** – No drop-down. HUD-9902 link takes the agency user to the Data Reporting Status Inquiry.
- **Future HUD-9902 Menu** – Drop-down with two items
 - Data Reporting Status Inquiry
 - Projections.



9902 Projection - Agency User Menu

- **Budget Allocation** – Projections can also be accessed from the Budget Allocation link.
- **Grant Menu** – Both the Projection link and the Budget Allocation link take the agency user to their agency's Grants menu.



The screenshot shows the 'HOUSING COUNSELING SYSTEM' interface. At the top is a navigation bar with links: HOME, AGENCY, HUD-9902, BUDGET ALLOCATION, SUBMISSION VERIFICATION, and APPROVED CMS PRODUCTS. Below this is a 'Grant Menu' section. It contains an 'Instructions' block and a table with grant details.

HOUSING COUNSELING SYSTEM

HOME AGENCY HUD-9902 BUDGET ALLOCATION SUBMISSION VERIFICATION APPROVED CMS PRODUCTS

Grant Menu

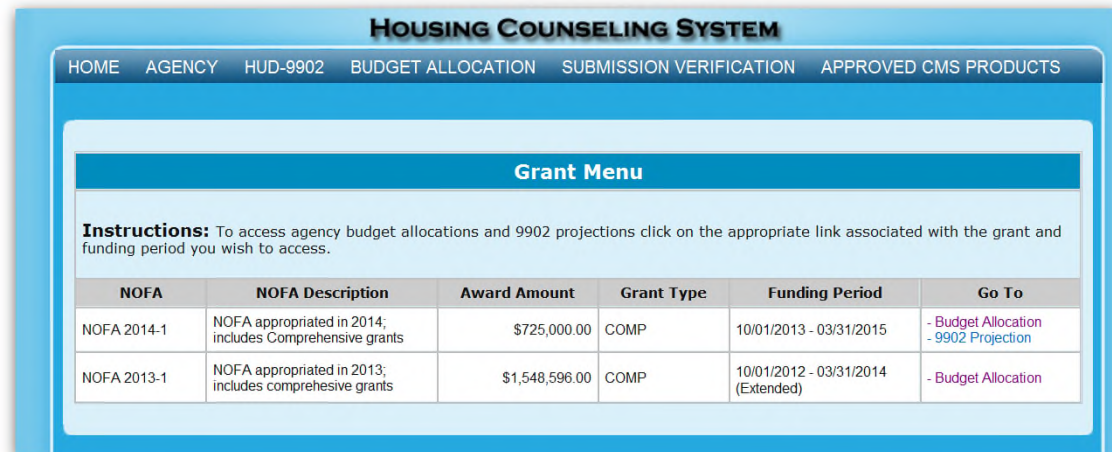
Instructions: To access agency budget allocations and 9902 projections click on the appropriate link associated with the grant and funding period you wish to access.

NOFA	NOFA Description	Award Amount	Grant Type	Funding Period	Go To
NOFA 2014-1	NOFA appropriated in 2014; includes Comprehensive grants	\$725,000.00	COMP	10/01/2013 - 03/31/2015	- Budget Allocation - 9902 Projection
NOFA 2013-1	NOFA appropriated in 2013; includes comprehensive grants	\$1,548,596.00	COMP	10/01/2012 - 03/31/2014 (Extended)	- Budget Allocation

9902 Projection - Agency User

Grant Menu –

- Lists all of the grants the agency has been awarded.
- For any grant award that funds FY 2015 and later, a 9902 Projection link will appear under Go To.



The screenshot shows the 'HOUSING COUNSELING SYSTEM' interface. At the top is a navigation bar with links: HOME, AGENCY, HUD-9902, BUDGET ALLOCATION, SUBMISSION VERIFICATION, and APPROVED CMS PRODUCTS. Below this is a 'Grant Menu' section. It contains an 'Instructions' block and a table of grants.

NOFA	NOFA Description	Award Amount	Grant Type	Funding Period	Go To
NOFA 2014-1	NOFA appropriated in 2014; includes Comprehensive grants	\$725,000.00	COMP	10/01/2013 - 03/31/2015	- Budget Allocation - 9902 Projection
NOFA 2013-1	NOFA appropriated in 2013; includes comprehensive grants	\$1,548,596.00	COMP	10/01/2012 - 03/31/2014 (Extended)	- Budget Allocation

9902 Projection

HOUSING COUNSELING SYSTEM

[HOME](#) [AGENCY](#) [HUD-9902](#) [BUDGET ALLOCATION](#) [SUBMISSION VERIFICATION](#) [APPROVED CMS PRODUCTS](#)

9902 Projection NOFA 2014-1 Comprehensive Counseling Grant

Agency Name: MON VALLEY INITIATIVE

HUD Office: Headquarters SF-HUD

Funding Start Date: 10/01/2013

Funding End Date: 03/31/2015

Agency ID: 80084

Grant Type: COMPREHENSIVE COUNSELING

Award Amount: \$725,000.00

Total Negotiated Projection: 323

Agency Type: National Intermediary

Application ID: 0011-008

FY 2014 Projection: 0

FY 2015 Projection: 0

Total Projection: 0

Status: NOT ENTERED

Last Updated:

Submitted to HUD:

By:

HUD Approved:

By:

Add Comment:

	Fiscal Year 2014 10/01/2013 - 09/30/2014	Fiscal Year 2015 10/01/2014 - 03/31/2015	Total
8. Households Receiving Group Education, by Purpose			
a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	0	0	0.00
b. Completed predatory lending, loan scam or other fraud prevention workshop	0	0	0.00
c. Completed fair housing workshop	0	0	0.00
d. Completed homelessness prevention workshop	0	0	0.00
e. Completed rental workshop	0	0	0.00
f. Completed pre-purchase homebuyer education workshop	0	0	0.00
g. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	0	0	0.00
h. Completed resolving or preventing mortgage delinquency workshop	0	0	0.00
i. Completed other workshop	0	0	0.00
Section 8 Total:	0.00	0.00	0.00
9. Households Receiving One-on-One Counseling, by Purpose			
a. Homeless Assistance	0	0	0.00
b. Rental Topics	0	0	0.00
c. Prepurchase/Homebuying	0	0	0.00
d. Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	0	0	0.00
e. Reverse Mortgage	0	0	0.00
f. Resolving or Preventing Mortgage Delinquency or Default	0	0	0.00
Section 9 Total:	0.00	0.00	0.00
Section 8 & 9 Total:	0.00	0.00	0.00

Last Updated: 03/19/2014 Version 13.3.0.0
 United States Department of Housing and Urban Development



9902 Projection

- Provides for entry of allocations for sections 8 & 9 of the 9902 form. Other 9902 sections (3 – 7 and 10) not included in projections.
- Provides entry for each fiscal year of the funding period.
- The fiscal year allocations will display on 9902 for FY the 2015 and after.

2014 Projections

- Currently 9902 projections are submitted manually on paper and not recorded in HCS.
- The 2014 grants have a funding period that includes the first two quarters of 2015.
- The projection screens for the 2014 grants will allow agencies to enter their actual figures for 2014 and project for 2015.
- This will allow for the total projection figures to be recorded in HCS, and the 2015 projection figures to display on the 9902s.
- Projection figures entered for FY 2014 will not display on the 2014 9902s.

9902 Projection

- Indicates the status of the projection- initially it will display as “NOT ENTERED”.
- Totals up the entries for each year; displays total for each FY at top of screen.
- Validates that the total projection is not less than the Total Negotiated Projection on the budget allocation.

9902 Projection NOFA 2014-1 Comprehensive Counseling Grant		
Agency Name: MON VALLEY INITIATIVE	Agency ID: 80084	Agency Type: National Intermediary
HUD Office: Headquarters SF-HUD	Grant Type: COMPREHENSIVE COUNSELING	Application ID: 0011-008
Funding Start Date: 10/01/2013	Award Amount: \$725,000.00	FY 2014 Projection: 0
Funding End Date: 03/31/2015	Total Negotiated Projection: 323	FY 2015 Projection: 0
Status: NOT ENTERED		Total Projection: 0
Last Updated:	Submitted to HUD:	HUD Approved:
	By:	By:

9902 Projection

- Allows the Agency User to Save as Draft or Submit to HUD.
- Allows user to enter a comment.
- All users (agency and HUD) will be able to see all comments.

Status: NOT ENTERED Last Updated:		Submitted to HUD: By:		HUD Approved: By:	
Add Comment: <div></div>					
<input type="button" value="Save As Draft"/> <input type="button" value="Submit to HUD"/>		Fiscal Year 2014 10/01/2013 - 09/30/2014	Fiscal Year 2015 10/01/2014 - 03/31/2015	Total	
8. Households Receiving Group Education, by Purpose					
a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit		<input type="text" value="0"/>	<input type="text" value="0"/>	0.00	

9902 Projection - Draft

When the agency users saves as draft, the projection:

- Gets a status of Draft
- Last Updated date is updated.
- Any comment added is saved and displayed.
- When in draft status agencies can make any changes; no validation checks are performed.

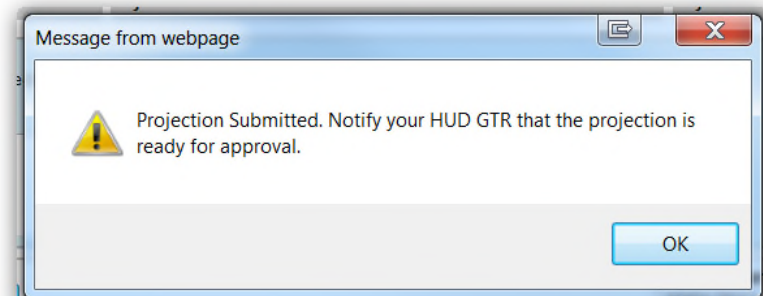
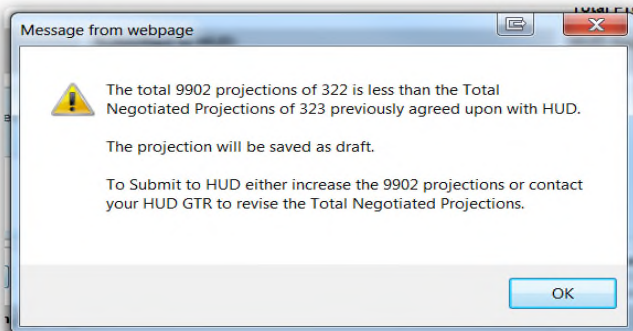
The screenshot displays a web form for a '9902 Projection - Draft'. At the top, it shows 'Funding End Date: 03/31/2015', 'Total Negotiated Projection: 323', and 'FY 2015 Projection: 121' with 'Total Projection: 322'. A red box highlights the 'Status: DRAFT' and 'Last Updated: 03/25/2014' fields, along with a 'Comments' section containing the text '03/25/2014; John Walker: Waiting on final projection figures before submitting to HUD.' and an 'Add Comment:' text area. Below this, there are 'Save As Draft' and 'Submit to HUD' buttons. The bottom section is a table titled '8. Households Receiving Group Education, by Purpose' with a sub-header 'a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit'. The table has columns for 'Fiscal Year 2014' (10/01/2013 - 09/30/2014), 'Fiscal Year 2015' (10/01/2014 - 03/31/2015), and 'Total'. The values are 5, 6, and 11 respectively.

	Fiscal Year 2014 10/01/2013 - 09/30/2014	Fiscal Year 2015 10/01/2014 - 03/31/2015	Total
8. Households Receiving Group Education, by Purpose			
a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	5	6	11

9902 Projection – Submit to HUD

When the agency user Submits to HUD, the projection:

- Checks to make sure the total projection is equal to or greater than the total negotiated projection. If not, it displays an alert and saves as draft.
- Displays a message to the user indicating to notify their HUD GTR that the projection has been submitted and ready for approval.



9902 Projection – Submit to HUD

Once successfully submitted to HUD:

- Status changed to Submitted.
- Last Updated date is updated.
- The date submitted is updated.
- The user that submitted is updated.
- HUD GTR will review the projections and approve or contact the agency as necessary.

Funding Start Date: 10/01/2013 Funding End Date: 03/31/2015	Award Amount: \$725,000.00 Total Negotiated Projection: 323	FY 2014 Projection: 202 FY 2015 Projection: 121 Total Projection: 323
Status: SUBMITTED Last Updated: 04/02/2014	Submitted to HUD: 04/02/2014 By: John Walker	HUD Approved: By:
Comments: 03/25/2014; John Walker: Waiting on final projection figures before submitting to HUD.		
Add Comment: <input type="text"/>		

9902 Projection – Approved

Once Approved:

- Status is changed to Approved.
- Date approved displays.
- User that approved displays.
- Locks the form so that the projection numbers cannot be changed after approval.
- Fiscal Year projection figures display on the 9902 form for the direct awardee.
- A HUD user will have the ability to open the 9902 projection for revision after approval. A comment is required if the projection is opened.

HOUSING COUNSELING SYSTEM

HOME AGENCY HUD-9902 BUDGET ALLOCATION SUBMISSION VERIFICATION APPROVED CMS PRODUCTS

9902 Projection NOFA 2014-1 Comprehensive Counseling Grant

Agency Name: MON VALLEY INITIATIVE

Agency ID: 80084

Agency Type: National Intermediary

HUD Office: Headquarters SF-HUD

Grant Type: COMPREHENSIVE COUNSELING

Application ID: 0011-008

Funding Start Date: 10/01/2013

Award Amount: \$725,000.00

FY 2014 Projection: 202

Funding End Date: 03/31/2015

Total Negotiated Projection: 323

FY 2015 Projection: 121

Total Projection: 323

Status: APPROVED

Submitted to HUD: 08/19/2014

HUD Approved: 08/19/2014

Last Updated: 08/19/2014

By: John Walker

By: George Grotheer

Comments:

08/19/2014: John Walker: Waiting on final projection figures before submitting to HUD.

Add Comment:

Save Comment

	Fiscal Year 2014 10/01/2013 - 09/30/2014	Fiscal Year 2015 10/01/2014 - 03/31/2015	Total
8. Households Receiving Group Education, by Purpose			
a. Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit	5	6	11
b. Completed predatory lending, loan scam or other fraud prevention workshop	6	5	11
c. Completed fair housing workshop	4	7	11
d. Completed homelessness prevention workshop	7	4	11
e. Completed rental workshop	3	8	11
f. Completed pre-purchase homebuyer education workshop	8	3	11
g. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	2	9	11
h. Completed resolving or preventing mortgage delinquency workshop	9	6	15
i. Completed other workshop	0	8	8
Section 8 Total:	44	56	100
9. Households Receiving One-on-One Counseling, by Purpose			
a. Homeless Assistance	26	10	36
b. Rental Topics	25	9	34
c. Prepurchase/Homebuying	27	11	38
d. Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)	24	13	37
e. Reverse Mortgage	30	12	42
f. Resolving or Preventing Mortgage Delinquency or Default	26	10	36
Section 9 Total:	158	65	223
Section 8 & 9 Total:	202	121	323

9902 Projection

If Opened:

- Status of projection is changed to DRAFT. Submitted and Approved details no longer display.
- An Agency or HUD user will then be able to edit and Save as Draft or Submit to HUD.
- HUD will not be able to approve the projection until it has been re-submitted.

FY 2015 9902

Starting with FY 2015 Reporting:

- New 9902 fields will display.
- Projected column will display for grant awardees. Only sections 8 and 9 are projected.
- The status of the projection will display on the 9902.

Housing Counseling Agency Activity Report U.S. Department of Housing and Urban Development
Office of Housing Federal Housing Commissioner

1. Counseling Agency Name	2. Reporting Period and Budget
Agency Name MON VALLEY INITIATIVE Agency ID: 80084 Agency Type: National Intermediary 303-305 E. 8th Avenue HOMESTEAD, PA 15120-1517 Reporting 0 of 25 total sub-agencies	Reporting Period: Quarter 2 Fiscal Year: 2015 From: 10/01/2014 To: 03/31/2015 Submission Date: Update Date: Total budget, all sources: \$0.00 Total HUD Funding, all grants: \$375,000.00 HUD Funding Sources Budget not entered 2014-1 COMP 10/01/2013 - 03/31/2015 Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2014-2015 Comprehensive Housing Counseling program Funding: \$1,200,000.00 Projection: HUD Approved; 4/04/2014

PDF Version Cancel

	TOTAL All Activities	All HUD Funded Activities	Projected HUD Housing Counseling Activities
3. Ethnicity of Household (select only one)			
a. Hispanic	0	0	
b. Not Hispanic	0	0	
c. Chose not to respond	0	0	
Section 3 Total:		0	0

4. Race of Households

FY 2015 9902

When an agency has more than one grant funding the reporting period:

- The default view will show the total figures for the reporting period.
- A show/hide function will allow for the 9902 to display the grant specific data.

The screenshot shows the HUD Agency Activity Report form for FY 2015 9902. The form is titled "Housing Counseling Agency Activity Report" and "U.S. Department of Housing and Urban Development Office of Housing Federal Housing Commissioner". It is divided into two main sections: "1. Counseling Agency Name" and "2. Reporting Period and Budget".

Section 1: Counseling Agency Name

Agency Name: BETTER NEIGHBORHOODS, INCORPORATED
Agency ID: 80024
Agency Type: LHCA
986 Albany St
Schenectady, NY 12307-1513

Parent Agency Name (if applicable):

Section 2: Reporting Period and Budget

Reporting Period: Quarter 1
Fiscal Year: 2015
From: 10/01/2014
To: 12/31/2014
Submission Date:
Update Date:
Total budget, all sources: \$0.00
Total HUD Funding, all grants: \$41,435.00

HUD Funding Sources Budget not entered

2014-1 COMP 10/01/2013 - 03/31/2015
Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2014-2015
Comprehensive Housing Counseling program
Funding: \$12,566.00
Projection: Submitted to HUD; Not Approved

2015-1 COMP 10/01/2014 - 03/31/2016
Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2015-2016
Comprehensive Housing Counseling program
Funding: \$28,869.00
Projection: Not Entered

Validated: Not Validated
Only reports completed by 01/31/2014 will be credited for on time submission.

Update PDF Version Cancel Validate TOTAL

Show HUD Grant Activity

3. Ethnicity of Households (select only one)

	All Activities	All HUD Funded Activities	Projected HUD Housing Counseling Activities
a. Hispanic	0	0	
b. Not Hispanic	0	0	
c. Chose Not to Respond	0	0	

Housing Counseling Agency Activity Report

U.S. Department of Housing and Urban Development
Office of Housing **Capture Single Window**
Federal Housing Commissioner

1. Counseling Agency Name

Agency Name

BETTER NEIGHBORHOODS, INCORPORATED

Agency ID: 80024

Agency Type: LHCA

986 Albany St
Schenectady, NY
12307-1513

Parent Agency Name (if applicable)

2. Reporting Period and Budget

Reporting Period:

Quarter 1 ▼

Fiscal Year:

2015

From:

10/01/2014

To:

12/31/2014

Submission Date:

Update Date:

Total budget, all sources:

\$0.00

Total HUD Funding, all grants:

\$41,435.00

HUD Funding Sources **Budget not entered**

2014-1 COMP 10/01/2013 - 03/31/2015

Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2014-2015 Comprehensive Housing Counseling program
Funding: \$12,566.00

Projection: Submitted to HUD; Not Approved

2015-1 COMP 10/01/2014 - 03/31/2016

Notice of Funding Availability (NOFA) for the Department's Fiscal Year 2015-2016 Comprehensive Housing Counseling program
Funding: \$28,869.00

Projection: Not Entered

Validated: **Not Validated**

Only reports completed by 01/31/2014 will
be credited for on time submission.

Update

PDF Version

Cancel

Validate

Hide HUD Grant Activity

TOTAL

All
Activities

All HUD
Funded
Activities

Projected
HUD
Housing
Counseling
Activities

2014-1 COMP

HUD
Funded

HUD
Projected

2015-1 COMP

HUD
Funded

HUD
Projected

3. Ethnicity of Households (select only one)

a. Hispanic

125

80

65

15

b. Not Hispanic

0

0

0

0

c. Chose Not to Respond

0

0

0

0

FY 2015 9902 – Section 3

Section 3: Ethnicity

- No changes

3. Ethnicity of Households	
a.	Hispanic
b.	Not Hispanic
c.	Chose not to respond
Section 3 Total:	

FY 2015 9902 – Section 4

Section 4: Race

- No changes

4. Race of Households	
Single Race	
a.	American Indian/Alaskan Native
b.	Asian
c.	Black or African American
d.	Native Hawaiian or Other Pacific Islander
e.	White
Multi-Race	
f.	American Indian or Alaska Native <i>and</i> White
g.	Asian <i>and</i> White
h.	Black or African American <i>and</i> White
i.	American Indian or Alaska Native <i>and</i> Black or African American
j.	Other multiple race
k.	Chose not to respond
Section 4 Total:	

FY 2015 9902 – Section 5

Section 5: Income Levels

- New values:
 - < 30% of Area Median Income (AMI)
 - 30 – 49% of AMI
- Retired for 2015:
 - < 50% of Area Median Income (AMI)

5. Income Levels	
a.	< 30% of Area Median Income (AMI)
b.	30 - 49% of AMI
c.	50 - 79% of AMI
d.	80 - 100% of AMI
e.	> 100% AMI
f.	Chose not to respond
Section 5 Total:	

FY 2015 9902 – Section 5

Section 5: Income Levels

- HUD publishes fiscal year AMI datasets annually at www.huduser.org/portal/datasets/il.html.
- Select the year and scroll down to the U.S. map.
- Click on the applicable state to view the Median Family Income by county and family size.
- The income levels are based on the percentage of MEDIAN income for the AMI.

FY 2015 9902 – Section 5

Section 5: Income Levels

- EXTR LOW INCOME = 30% of AMI
- VERY LOW INCOME = 50% of AMI
- LOW-INCOME = 80% of AMI
- LOW-INCOME/.80 = 100% of AMI

STATE:CONNECTICUT		I N C O M E L I M I T S							
PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Bridgeport-Stamford-Norwalk, CT MSA									
Bridgeport, CT HMFA									
FY 2014 MFI: 83700	EXTR LOW INCOME	17600	20100	22600	25100	27910	31970	36030	40090
	VERY LOW INCOME	29300	33500	37700	41850	45200	48550	51900	55250
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Danbury, CT HMFA									
FY 2014 MFI: 113900	EXTR LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
	VERY LOW INCOME	39550	45200	50850	56450	61000	65500	70000	74550
	LOW-INCOME	49600	56650	63750	70800	76500	82150	87800	93500
Stamford-Norwalk, CT HMFA									
FY 2014 MFI: 125100	EXTR LOW INCOME	26100	29800	33550	37250	40250	43250	46200	49200
	VERY LOW INCOME	43450	49650	55850	62050	67050	72000	76950	81950
	LOW-INCOME	52150	59600	67050	74500	80500	86450	92400	98350
Hartford-West Hartford-East Hartford, CT MSA									
Hartford-West Hartford-East Hartford, CT HMFA									
FY 2014 MFI: 85700	EXTR LOW INCOME	18000	20600	23150	25700	27910	31970	36030	40090
	VERY LOW INCOME	30000	34300	38600	42850	46300	49750	53150	56600
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Southern Middlesex County, CT HMFA									
FY 2014 MFI: 98900	EXTR LOW INCOME	20800	23750	26700	29650	32050	34400	36800	40090
	VERY LOW INCOME	34650	39600	44550	49450	53450	57400	61350	65300
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
New Haven-Milford, CT MSA									
Milford-Ansonia-Seymour, CT HMFA									
FY 2014 MFI: 88400	EXTR LOW INCOME	18550	21200	23850	26500	28650	31970	36030	40090
	VERY LOW INCOME	30950	35400	39800	44200	47750	51300	54850	58350
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
New Haven-Meriden, CT HMFA									
FY 2014 MFI: 73900	EXTR LOW INCOME	17400	19900	22400	24850	27910	31970	36030	40090
	VERY LOW INCOME	29000	33150	37300	41400	44750	48050	51350	54650
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Waterbury, CT HMFA									
FY 2014 MFI: 69500	EXTR LOW INCOME	17400	19900	22400	24850	27910	31970	36030	40090
	VERY LOW INCOME	29000	33150	37300	41400	44750	48050	51350	54650
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Norwich-New London, CT MSA									
Colchester-Lebanon, CT HMFA									
FY 2014 MFI: 105000	EXTR LOW INCOME	21500	24550	27600	30650	33150	35600	38050	40500
	VERY LOW INCOME	35800	40900	46000	51100	55200	59300	63400	67500
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350
Norwich-New London, CT HMFA									
FY 2014 MFI: 84600	EXTR LOW INCOME	17800	20350	22900	25400	27910	31970	36030	40090
	VERY LOW INCOME	29650	33850	38100	42300	45700	49100	52500	55850
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350

FY 2015 9902 – Section 5

Example: Hartford, CT; 2 person household:

- Income is less than \$20,600 = a. < 30% of AMI
- Income between \$20,600 and \$34,299 = b. 30 – 49% of AMI
- Income between \$34,300 and \$51,149 = c. 50 – 79% of AMI
- Income between \$51,150 and \$63,937 = d. 80 – 100% of AMI*
- Income is \$63,938 or greater = e. > 100% of AMI.*

LOW-INCOME		52150	59600	67050	74500	80500	86450	92400	98350
Hartford-West Hartford-East Hartford, CT MSA									
Hartford-West Hartford-East Hartford, CT HMFA									
FY 2014 MFI: 85700	EXTR LOW INCOME	18000	20600	23150	25700	27910	31970	36030	40090
	VERY LOW INCOME	30000	34300	38600	42850	46300	49750	53150	56600
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350

*100% of AMI = LOW-INCOME/.80 (\$51,150/.80 = \$63,937.50)

FY 2015 9902 – Section 6

Section 6: Rural Area Status

- New section with the following values:
 - Household lives in a rural area
 - Household does not live in a rural area
 - Chose not to respond

6. Rural Area Status	
a.	Household lives in a rural area
b.	Household does not live in a rural area
c.	Chose not to respond
Section 6 Total:	

FY 2015 9902 – Section 6

Find Rural Area Eligibility:

- The USDA Income and Property Eligibility website for Single Family Housing programs can serve as a guide for determining whether or not a household lives in a rural area. Go to USDA.gov:
 - In Popular Topics click Housing Assistance
 - Click Income & Housing Eligibility
 - Under Property Eligibility click Single Family Housing
 - <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

FY 2015 9902 – Section 7

Section 7: Limited English Proficiency Status

- New section with the following values:
 - Household is Limited English Proficient
 - Household is not Limited English Proficient
 - Chose not to respond

7. Limited English Proficiency Status	
a.	Household is Limited English Proficient
b.	Household is not Limited English Proficient
c.	Chose not to respond

FY 2015 9902 – Section 7

Section 7: Limited English Proficiency Status

Individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English can be limited English proficient, or “LEP.” These individuals may be entitled language assistance with respect to a particular type or service, benefit, or encounter. For additional information, see www.lep.gov.

FY 2015 9902 – Section 8

Section 8: Households Receiving Group Education, by Purpose

- Replaces the current section 6 - Clients Receiving Education/Group Sessions
- New Values:
 - Financial literacy, including home affordability, budgeting and understanding use of credit
 - Predatory lending, loan scam or other fraud prevention
 - Fair Housing
 - Homelessness prevention
 - Rental
 - Pre-purchase homebuyer education
 - Non-Delinquency Post-Purchase Home Maintenance and/or Financial Management for Homeowners
 - Resolving or Preventing Mortgage Delinquency
 - Other

FY 2015 9902 – Section 8

Section 8: Households Receiving Group Education, by Purpose

8. Households Receiving Group Education, by Purpose	
a.	Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit
b.	Completed predatory lending, loan scam or other fraud prevention workshop
c.	Completed fair housing workshop
d.	Completed homelessness prevention workshop
e.	Completed rental workshop
f.	Completed pre-purchase homebuyer education workshop
g.	Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners
h.	Completed resolving or preventing mortgage delinquency workshop
i.	Completed other workshop
Section 8 Total:	

FY 2015 9902 – Section 9

Section 9: Households Receiving One-on-One Counseling, by Purpose

- Replaces the current section 7 - Numbers of Clients Counseled, by Purpose of Visit and Results
- No longer divided up into sub-sections by purpose.
- No longer report on the outcome of the one-on-one counseling.

FY 2015 9902 – Section 9

Section 9: Households Receiving One-on-One Counseling, by Purpose

- New Values for 2015:
 - Homeless Assistance
 - Rental Topics
 - Prepurchase/Homebuying
 - Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)
 - Reverse Mortgage
 - Resolving or Preventing Mortgage Delinquency or Default

FY 2015 9902 – Section 9

Section 9: Households Receiving One-on-One Counseling, by Purpose

9. Households Receiving One-on-One Counseling, by Purpose	
a.	Homeless Assistance
b.	Rental Topics
c.	Prepurchase/Homebuying
d.	Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)
e.	Reverse Mortgage
f.	Resolving or Preventing Mortgage Delinquency or Default
Section 9 Total:	

FY 2015 9902 – Section 10

Section 10: Impact and Scope of One-on-One Counseling Services

- New Section
- Reporting of the impacts and scopes of the one-one-one counseling services.
- Each one-on-one counseling activity reported in section 9 can have multiple impacts.

FY 2015 9902 – Section 10

Section 10: Impact and Scope of One-on-One Counseling Services

10. Impact and Scope of One-on-One Counseling Services	
a.	Households that received one-on-one counseling that also received group education services.
b.	Households that received information on fair housing, fair lending and/or accessibility rights.
c.	Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.
d.	Households that improved their financial capacity (e.g. increased discretionary income, decreased debt load, increased savings, increased credit score) after receiving Housing Counseling Services.
e.	Households that gained access to resources to help them improve their housing situation (e.g. down payment assistance, rental assistance, utility assistance, etc.) after receiving Housing Counseling Services.
f.	Households that gained access to non-housing resources (e.g. social service programs, legal services, public benefits such as Social Security or Medicaid, etc) after receiving Housing Counseling Services.

FY 2015 9902 – Section 10

Section 10: Impact and Scope of One-on-One Counseling Services - continued

10. Impact and Scope of One-on-One Counseling Services	
g.	Homeless or potentially homeless households that obtained temporary or permanent housing after receiving Housing Counseling Services.
h.	Households that received rental counseling and avoided eviction after receiving Housing Counseling Services.
i.	Households that received rental counseling and improved living conditions after receiving Housing Counseling Services.
j.	Households that received prepurchase/homebuying counseling and purchased housing after receiving Housing Counseling Services.
k.	Households that received reverse mortgage counseling and obtained a Home Equity Conversion Mortgage (HECM) after receiving Housing Counseling Services.

FY 2015 9902 – Section 10

Section 10: Impact and Scope of One-on-One Counseling Services - continued

10. Impact and Scope of One-on-One Counseling Services	
l.	Households that received non-delinquency post-purchase counseling that were able to improve home conditions or home affordability after receiving Housing Counseling Services.
m.	Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.

Section Total Validation

- HCS currently validates the section totals are equal using the formula:

Section 3 = Section 4 = Section 5 = (Section 6 + Section 7)

- Validation will be changing to:

Section 3 = Section 4 = Section 5 = Section 6 = Section 7 =
(Section 8 + Section 9)

- Section 10 is not included in the section total validation.

FAQs

- Frequently asked questions regarding the new 9902 and 9902 projection have been posted to HUD.gov.
- http://portal.hud.gov/hudportal/documents/hudoc?id=OHC_9902FAQS071514.pdf
- Questions submitted during this Webinar will be added to the FAQ.

Further Assistance

- E-mail: Housing.Counseling@hud.gov
- Subject line: New 9902